

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

| | | |
|-------------------------|---|---|
| In re: | : | Case No. 19-24312-GLT |
| | : | Chapter 13 |
| KAREN LEE GOLIK, | : | Related to: Dkt. Nos. 56 and 59 |
| | : | |
| <i>Debtor.</i> | : | Hearing: November 18, 2020 at 9 a.m. |
| | : | Response: November 4, 2020 |

**ORDER TO SHOW CAUSE WHY
CASE SHOULD NOT BE DISMISSED**

This matter came before the Court upon confirmation of the Debtor's *Chapter 13 Plan Dated 9/8/2020*.¹ At a hearing held on September 30, 2020, the Debtor disclosed that she had yet to secure a tenant for her property to supplement her income. Without additional income or a loan modification, the Court finds that the Debtor's chapter 13 plan is not feasible and cannot satisfy the requirements of 11 U.S.C. § 1325. Given that there has been no perceptible advancement towards a confirmable plan, and Debtor has yet to initiate any loss mitigation efforts, it appears that the Debtor is unable to propose a confirmable plan within a reasonable time.

Based upon the foregoing and for the reasons stated on the record, it is hereby **ORDERED, ADJUDGED, and DECREED** that:

1. A **video conference** hearing is set for **November 18, 2020 at 9 a.m.** at which Debtor shall show cause why the Court should not dismiss her chapter 13 case for failure to obtain final confirmation of a plan within a reasonable period of time.
2. On or before **November 4, 2020**, Debtor shall file any response. If no timely response is received, the Court may dismiss the case without further notice or hearing.

Dated: October 1, 2020

Case administrator to mail to:
Debtor



GREGORY L. TADDONIO ^{gsgj}
UNITED STATES BANKRUPTCY JUDGE

¹ Dkt. No. 59.

In re:
Karen Lee Golik
Debtor(s)

Case No. 19-24312-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 02, 2020

User: dkam
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2020:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Karen Lee Golik, 1321 Jeffrey Drive, Irwin, PA 15642-1417 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2020 at the address(es) listed below:

| Name | Email Address |
|-------------------------|--|
| Brian Nicholas | on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust bnicholas@kmlawgroup.com |
| Charles Griffin Wohlrab | on behalf of Creditor Wilmington Savings Fund Society cwohrlab@rascrane.com |
| Charles Griffin Wohlrab | on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust cwohrlab@rascrane.com |
| Charles Griffin Wohlrab | on behalf of Creditor Bank of America N.A. cwohrlab@rascrane.com |
| David Neeren | on behalf of Creditor Bank of America N.A. dneeren@rasnj.com |

District/off: 0315-2

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David A. Colecchia

on behalf of Debtor Karen Lee Golik colecchia542@comcast.net
dcolecchia@my-lawyers.us;jmonroe@my-lawyers.us;sshipley@my-lawyers.us;rjuliano@my-lawyers.us;ekudlock@my-lawyers.us

Justin P. Schantz

on behalf of Debtor Karen Lee Golik jschantz@my-lawyers.us
colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;rjuliano@my-lawyers.us;ekudlock@my-lawyers.us

Kevin M Buttery

on behalf of Creditor Bank of America N.A. kbuttery@rascrane.com

Office of the United States Trustee

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Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Sindi Mncina

on behalf of Creditor Wilmington Savings Fund Society smncina@rascrane.com

TOTAL: 11